

CHAPTER 2  
SECTION 3

## POINT OF SERVICE OPTION

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### I. DESCRIPTION

The Point of Service Option applies under TRICARE Prime only. It gives TRICARE Prime enrollees the freedom to obtain services from any civilian provider. Under the Point of Service Option, when Prime enrollees self-refer to a civilian authorized provider other than their Primary Care Manager (PCM), TRICARE Standard coverage requirements apply unless otherwise stated in this section.

### II. POLICY

A. Self referred non-emergency specialty or inpatient care provided to a TRICARE Prime enrollee either within or outside the network, which is neither provided by the patient's PCM or referred by the PCM, nor authorized by the **contractor**, may be reimbursed under the Point of Service option if it is a benefit under TRICARE Standard.

B. Contractors shall apply Prime copayments, not Point of Service cost-sharing provisions when PCMs, network providers and/or Health Care Finders do not follow established referral/authorization procedures. For example, if the contractor processes a claim without evidence of an authorization and/or a referral under Point of Service provisions, and the contractor later verifies that the PCM or other appropriate provider referred the beneficiary for the care, the contractor shall adjust the claim under Prime provisions. The contractor need not identify past claims, however the contractor shall adjust these claims as they are brought to their attention.

C. On a case-by-case basis, following stabilization of the patient, the contractor or MTF Commander may require a TRICARE Prime beneficiary to transfer to a network facility or the MTF. The contractor shall provide written notice to the beneficiary (or responsible party) advising them of the impending transfer to a network facility or MTF. If the beneficiary elects to remain in the non-network facility, and the facility is exempt from the TRICARE/CHAMPUS DRG-based payment system, Point of Service cost-sharing will begin 24-hours following receipt of the written notice. If the non-network facility is subject to the TRICARE/CHAMPUS DRG-based payment system, then Point of Service cost-sharing will be based on the total DRG allowed amount. Neither the contractor nor the MTF Commander may require a transfer until such time as the transfer is deemed medically safe.

D. Point of Service deductible and cost-share amounts follow for TRICARE Prime enrollees:

1. Enrollment year deductible for outpatient claims (deductible amounts do not apply to inpatient claims): \$300 per individual; \$600 per family.

2. Beneficiary cost-share for inpatient and outpatient claims: 50 percent of the allowable charge after the deductible has been met.

E. Point of Service deductible and cost-share amounts are NOT creditable to the enrollment/fiscal year catastrophic cap and they are not limited by the cap.

F. Point of Service deductible and cost-sharing do not apply to the claims for care received by certain newborn and newly adopted children who have been automatically enrolled in TRICARE Prime.

G. TRICARE Prime enrollees have no NAS requirements, even under the Point of Service Option.

H. All TRICARE coverage provisions apply to Point of Service claims with the exceptions noted in this section.

### III. EXCEPTIONS

A. The TRICARE Prime Clinical Preventive Services do not require preauthorization or authorization. Most of the services covered as Clinical Preventive Services are provided directly or ordered by the patient's PCM. In those cases that patients can self-refer for services (i.e., eye examinations), patients must use network providers. If the patient does not use a network provider, payment will be made under the Point of Service option ONLY for services that are otherwise covered under TRICARE Standard.

B. Point of Service cost-sharing and deductible amounts do not apply if an enrollee has other health insurance that provides primary coverage, i.e., the other health insurance must be primary under the provisions of [Chapter 4, Section 1](#); and documentation that the other insurance processed the claim and of the exact amount paid must be submitted with the TRICARE claim. TRICARE Prime provisions apply for this type of claim.

C. Point of Service cost-sharing does not apply to TRICARE Prime enrollees who obtain outpatient mental health care from a network provider without a referral from their PCM or the Health Care Finder.

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